

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David L. Rupert
Debtor

Case No. 12-05030-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRatchfor
Form ID: 3180W

Page 1 of 1
Total Noticed: 18

Date Rcvd: Dec 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2017.

db +David L. Rupert, 927 Mifflin Street, Huntingdon, PA 16652-1817
cr +Bank of America N.A., et al c/o Prober & Raphael,, 20750 Ventura Blvd, Suite 100,
Woodland Hills, Ca 91364-6207
4171911 BILL ME LATER, P.O. BOX 105658, ATLANTA, GA 30348-5658
4224989 +Bank of America, N.A., its assignees, and/or successors in interest,
c/o Prober & Raphael, A Law Corporation, 20750 Ventura Blvd., Suite 100,
Woodland Hills, CA 91364-6207
4222261 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
4171915 +HYUNDAI CAPITAL AMERICA, P.O. BOX 105436, ATLANTA, GA 30348-5436
4171917 +SUSAN RUPERT, 177 EAST COLLEGE AVENUE, BELLEFONTE, PA 16823-3301
4269391 +Specialized Loan Servicing, LLC, Bankruptcy Dept, 8742 Lucent Blvd Suite 300,
Highlands Ranch, CO 80129-2386
4229026 The Bank of New York Mellon, et al, c/o Prober & Raphael, Attorneys For Secured Creditor,
P.O. Box 4365, Woodland Hills, CA 91365-4365

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4171909 EDI: BANKAMER.COM Dec 15 2017 18:53:00 BANK OF AMERICA, P.O. BOX 15019,
WILMINGTON, DE 19886-5019
4171910 EDI: BANKAMER.COM Dec 15 2017 18:53:00 BANK OF AMERICA, P.O. BOX 982235,
EL PASO, TX 79998
4171912 +EDI: CAPITALONE.COM Dec 15 2017 18:53:00 CAPITAL ONE, P.O. BOX 5253,
CAROL STREAM, IL 60197-5253
4171913 EDI: CHASE.COM Dec 15 2017 18:53:00 CHASE, P.O. BOX 15153, WILMINGTON, DE 19886-5153
4171914 E-mail/Text: bankruptcy.bnc@ditech.com Dec 15 2017 18:53:43 GREEN TREE, PO BOX 6172,
RAPID CITY, SD 57709-6172
4231838 +EDI: FORD.COM Dec 15 2017 18:53:00 KIA Motors Finance, PO Box 20825,
Fountain Valley, CA 92728-0825
4213574 E-mail/Text: bankruptcynotices@psecu.com Dec 15 2017 18:53:54 PSECU, PO Box 67013,
Harrisburg Pa 17106-7013
4171916 +E-mail/Text: bankruptcynotices@psecu.com Dec 15 2017 18:53:54 PSECU,
ONE CREDIT UNION PLACE, HARRISBURG, PA 17110-2912
4171918 +EDI: WFNNB.COM Dec 15 2017 18:53:00 WFNNB - SPORTSMAN'S GUIDE, P.O. BOX 182273,
COLUMBUS, OH 43218-2273

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Specialized Loan Servicing, LLC, Bankruptcy Dept, 8742 Lucent Blvd Suite 300,
Highlands Ranch, CO 80129-2386

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor GREEN TREE SERVICING LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Ray Allan Ghaner on behalf of Debtor 1 David L. Rupert ghanerlaw@yahoo.com, rayghaner@yahoo.com
Thomas I Puleo on behalf of Creditor GREEN TREE SERVICING LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **David L. Rupert**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:12-bk-05030-RNO**

Social Security number or ITIN **xxx-xx-9445**

EIN ---

Social Security number or ITIN ---

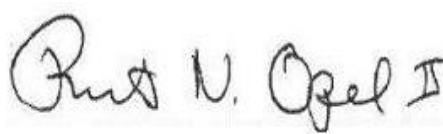
EIN ---

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David L. Rupert

December 15, 2017**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.